

Docket No.: 1986.004.00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION: Errol O. Kendall

GROUP ART UNIT: 2121

SERIAL NUMBER: 10/024,585

EXAMINER: TBA

FILED: December 21, 2001

FOR: SYSTEM FOR APPRAISING LIFE INSURANCE AND ANNUITIES

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. 1.97

Commissioner for Patents  
Washington, D.C. 20231

10/31/02  
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Sir:

Applicant(s) wish to disclose the following information.

REFERENCES

- ☒ The Applicant(s) wish to make of record the references listed on the attached Form PTO-1449. Copies of the listed references are attached, where required, as are either statements of relevancy or any readily available English translations of pertinent portions of any non-English language references.
- ☐ A check is attached in the amount required under 37 CFR § 1.17(p).

RELATED CASES

- ☐ Attached is a list of applicant's pending applications or issued patents which may be related to the present application. A copy of the patent(s) is attached along with PTO 1449.
- ☐ A check is attached in the amount required under 37 CFR § 1.17(p).

CERTIFICATION

The undersigned certifies that

- ☐ each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.
- ☐ no item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the undersigned, having made reasonable inquiry, was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this statement.

PETITION

- ☐ Applicant(s) hereby request consideration of the attached information. A check is attached in the amount of the Petition fee required under 37 CFR § 1.17(i)(1).

DEPOSIT ACCOUNT

- ☒ Please charge any additional fees for the papers being filed herewith and for which no check is enclosed herewith, or credit any overpayment to deposit account No. 50-0911. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

MCKENNA LONG & ALDRIDGE LLP

*Rebecca Goldman Rudich*  
Rebecca Goldman Rudich  
Registration No. 41,786

1900 K Street, N.W.  
Washington, D.C. 20006  
Telephone No: (202) 496-7500  
September 11, 2002



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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	10/024,585
				Filing Date	December 21, 2001
				First Named Inventor	Errol O. Kendall
				Group Art Unit	2121
				Examiner Name	TBA
				Attorney Docket Number	1986.004
Sheet	1	of	1		

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OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, Application, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	A	Bragg Associates, Inc., <i>Acturial Counselling Report</i> , 1995, pp: 1-10	
	B	Bragg Associates, Inc., <i>About the Bragg Index Methodology</i> , 1995, pp: 1-3	
	C	Bragg Associates, Inc., <i>Bragg Index</i> , May 10, 1995, Volume 1, pp: 1-2	
	D	Physician's Money Digest, <i>Don't Get Ripped Off When Buying Life Insurance</i> , February, 1996, pp: 29-30	
	E	Martin Weiss' Safe Money Report, <i>A new collapse in long-term bonds will make 1994 look like a picnic. Wait for yields of 9% or better before buying</i> , June 14, 1995, Issue #254, pp: 1-2	
	F	Consumer Reports, <i>Time To Think About Life Insurance</i> , July, 1993, pp: 431-450	
	G	Consumer Reports; <i>Glasses; Life Insurance: Did Your Agent Lie To You?</i> ; August, 1993, pp: 525-539	
	H	Consumer Reports, <i>Survival Guide to Supermarkets</i> ; September, 1993; pp:555, 595-603	
	I	The Bragg Index and Statusquote, <i>Differentiating KeyCorp's Life Insurance Business</i> , Atlanta, Georgia, February 17, 1997, pp: 1-13	
	J	National Underwriter, <i>The Life Industry Needs A Product-Rating System</i> , April 17, 1996, pp: 11-2	
	K	National Underwriter, <i>Black Box Alien's Been Sighted on Annuity Block</i> , July 15, 1996, pp: 16	
	L	National Underwriter, <i>Product Ratings May Be Closer Than You Think</i> , October 28, 1996, pp: 23	

Examiner Signature	Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached